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10/706,952	11/14/2003 RULE	705	4143	5793.3093-00

APPLICANTS
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**** CONTINUING DATA *******
 This appln claims benefit of 60/426,028 11/14/2002

**** FOREIGN APPLICATIONS *******

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ****
 02/10/2004

Foreign Priority claimed 35 USC 119(a-d) conditions met Verified and Acknowledged	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No /NATHAN C UBER/ Examiner's signature	<input type="checkbox"/> Met after Allowance Initials	STATE OR COUNTRY VA	SHEETS DRAWINGS 5	TOTAL CLAIMS 45	INDEPENDENT CLAIMS 3
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TITLE
 Systems and methods for managing a financial account based on non-credit behavior of a customer

FILING FEE RECEIVED 1350	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:	<input type="checkbox"/> All Fees
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